## HAMILTON COUNTY JUVENILE COURT www.juvenile-court.org SUMMARY OF BENEFITS FULL-TIME EMPLOYEES 2008

**Health Insurance** – Four Medical plans are offered through Humana. The plans offer a variety of biweekly premium contributions, deductibles, coinsurance, and co-payments. There is no need to identify a primary care physician to participate in any plan. Prescriptions with all medical plans have a \$10 co-payment for Level One, a \$25 co-payment for Level Two, a \$45 co-payment for Level Three. Level four prescriptions require 25% coinsurance up to \$100 per prescription with an annual out-of-pocket maximum of \$2,500. Each plan offers a mail order pharmacy benefit that provides a three month supply for the cost of two months. Employees will receive a vision discount through Humana when they present their Identification card at participating providers. Coverage is effective the first of the month following 30 days of continuous service. Employee contributions are deducted each pay period on a pre-tax basis as follows:

	<u>Single</u>	Double	<u>Family</u>
CoverageFirst 2500	\$9.71	\$19.42	\$30.10
CoverageFirst 1000	\$19.59	\$39.18	\$60.73
National POS	\$49.77	\$99.53	\$154.28
HMO	\$55.96	\$111.91	\$173.46

**Dental Insurance** – There are two options to choose from: 1.) Dental Care Plus; and 2.) Superior Dental Care. All cover preventive services at 100% without deductible or co-pay. Other dental services are covered at varying percentages. Coverage is effective the first of the month following 30 days of service. Employee contributions are deducted each pay period (26 per year) on a pre-tax basis as follows:

	<u>Single</u>	<b>Double</b>	<u>Family</u>
Superior Dental	\$1.80	\$3.86	\$ 5.66
<b>Dental Care Plus</b>	\$3.38	\$5.79	\$11.59

**No Coverage Option** – You may decline medical and/or dental coverage. However, if you decline medical coverage, proof of other medical coverage must be provided. And, if medical coverage is declined, you will still receive a vision discount through EyeMed Vision Care.

**Public Employees Retirement System (OPERS)** – Employees contribution is 10% of pay on a pre-tax basis. Employer contribution is 14% (contributions may vary for law enforcement employees.) Retirement benefit eligible after 5 years of service. Retirement available at age 60 with 5 years service, age 55 with 25 years service, or any age with 30 years service. Ohio PERS understands the importance of health care benefits at retirement, and will provide it to the extent Ohio PERS resources permit.

**Vacation** – Employees who work 40 hours per week (80 per pay period) will receive 80 hours vacation after one year of service and then begin accruing vacation at a rate of 3.1 hours per 80-hour pay period. Employees who work 35 hours per week (70 per pay period) will receive 70 hours vacation after one year of service and then begin accruing vacation at a rate of 2.7 hours per 70 hour pay period. After 6, 12, and 18 years of service the accrual increases for an additional week of vacation.

**Holidays** – 10.5 paid days consisting of New Year's Day, Martin Luther King Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Election Day Court closes at noon (1/2 day off), Thanksgiving and the Friday after, and Christmas.

**Personal Days** – Each full-time court staff employee who has completed one year of service shall be entitled to personal leave. Employees who work 40 hours per week (80 per pay period) will receive 20 hours of personal leave. Employees who work 35 hours per week (70 per pay period) will receive 17.5 hours of personal leave. Teachers & Instructors at Hillcrest School will have their personal leave prorated based on hours worked. Personal leave is based on an annual basis and must be used within the calendar year and shall not accumulate beyond the year in which it is earned.

**Sick Leave** – Sick time is accrued on hours worked. Employees that work 70 hours per pay period would accrue 4.025 hours (annually 15 days); employees that work 80 hours per pay period would accrue 4.6 hours (annually 15 days). If overtime would be involved then it would be based on total hours worked. Teachers, who work 233 days annually, would accrue approximately 13.5 days. Conversion option on two for one basis (up to 90 days) at retirement with 10 years of Ohio Public service.

**Life Insurance** – Provided at no cost for the employee only on the first of the month following 30 days of service. Coverage is equal to one times annual salary up to the policy maximum.

**Supplemental Life Insurance** – An optional voluntary plan that provides additional life insurance benefits. Coverage is available for employee, spouse, and children. Group rates based on age and tobacco-use status. Coverage may be portable or converted at termination of employment. Offered through the Hartford Life Ins.

**Long Term Disability Insurance** – Voluntary plan with two options available. When coverage is elected, it is effective on the first of the month following 30 days of service. Plan options are 40% of pay up to a monthly maximum of \$2400, or 50% of pay up to monthly maximum of \$3000. Benefit is reduced by most other sources of disability income. Benefit payments begin after 90 days of disability.

**Flexible Spending Accounts** – Separate Health Care and Dependent Care accounts available allowing employees to annually elect to set aside pre-tax funds to pay out-of –pocket health care expenses, or employment related dependent child care expenses. The annual maximum contribution is \$3,000 for health care and \$5,000 for dependent care.

Extra (Employee x-tra(\$\$)Transportation Reimbursement Account) — Employees may elect to set aside pre-tax dollars through payroll deduction to be reimbursed for eligible parking, transit and van pooling expenses related to commuting to and from work.

**Employee Assistance Program** – Confidential assessment and referral counseling offered through Horizon Health at many convenient locations. Initial services, up to 10 visits, are provided free. Telephone 888/893-6584.

**Deferred Compensation Plans** – In addition to the Ohio PERS retirement plan, a voluntary savings program is available that allows employees to set aside a portion of their income on a pre-tax basis to supplement retirement benefits. Three plans to select from: Ohio Deferred Compensation Plan, County Deferred Compensation Plan, and the ING Financial Services Deferred Compensation Plan. Each of the plans has different investment options, such as fixed rate of return plans, variable annuity plans, and mutual fund plans.

**Direct Deposit** – You can elect the convenience of having your paycheck direct deposited to the bank of your choice by completing an authorization form.

**Credit Union** – The Cinfed Credit Union offers a full range of banking services and payroll deductions.

**College Advantage Savings Plan** – State of Ohio sponsored plan through the Ohio Tuition Trust Authority will allow you to set aside money for future college tuition with the convenience of payroll deduction. Some tax savings are available with this account.

• NOTE: Hamilton County reserves the right to change any of the above benefits and their costs without prior notification to its employees. This is only a summary; therefore the specific provisions of Hamilton County policies and the insurance contracts must apply.